

REMARKS

Further to the Preliminary Amendment and Response filed August 12, 2008, Applicant files a further amendment to the clarify the claims by revising typographical errors in claims 1,2, 4-6, 14, 15, 20 and 43-50, and by adding new claims 51-66, corresponding to the pending claims but reciting where the offering entity is a financial card offering entity. The present claims are fully supported by the present application and do not include new matter, e.g., as fully supported at pages 6-7 and generally at pages 2-13.

Applicant respectfully requests entry of this amendment, and allowance of the present application.

Respectfully submitted,

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